

| | | | |
|--|----------------------------------|-------------|---|
| Information to identify the case: | | | |
| Debtor 1: | Caryn S. Falcone | | Social Security number or ITIN: xxx-xx-3811 |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | Social Security number or ITIN: _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter: 13 2/1/23 |
| Case number: | 23-20223-JAD | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|--|
| 1. Debtor's full name | Caryn S. Falcone | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 1349 Pesavento Dr. Bridgeville, PA 15017 | |
| 4. Debtor's attorney Name and address | Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219 | Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 3/14/23 |

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 6/16/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 4/12/23

Filing deadline: 7/31/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on:
4/17/23 at 11:00 AM , Location: **remotely by the Trustee via Zoom, how to participate:goto**
www.ch13pitt.com, meetings@chapter13trusteedpa.com

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Caryn S. Falcone
Debtor

Case No. 23-20223-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 14, 2023

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Caryn S. Falcone, 1349 Pesavento Dr., Bridgeville, PA 15017-2615 |
| aty | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 15579756 | + Borough of Bridgeville, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| aty | Email/Text: julie.steidl@steidl-steinberg.com | Mar 15 2023 00:06:00 | Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219 |
| tr | + Email/Text: bnc@chapter13trusteedpa.com | Mar 15 2023 00:06:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 |
| smg | EDI: PENNDEPTREV | Mar 15 2023 03:52:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 15 2023 00:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Mar 15 2023 03:52:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 15 2023 00:07:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpregion03.pi.ecf@usdoj.gov | Mar 15 2023 00:07:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 |
| cr | + EDI: RECOVERYCORP.COM | Mar 15 2023 03:52:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15567729 | EDI: BANKAMER.COM | Mar 15 2023 03:52:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238 |
| 15567730 | + Email/Text: ebnjts@grblaw.com | Mar 15 2023 00:06:00 | Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15569273 | EDI: DISCOVER.COM | Mar 15 2023 03:52:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15567731 | + EDI: DISCOVER.COM | Mar 15 2023 03:52:00 | Discover Financial, Po Box 30939, Salt Lake City, |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 14, 2023

Form ID: 309iPGH

Total Noticed: 22

| | | | |
|----------|---|----------------------|---|
| 15567732 | + EDI: DISCOVER.COM | Mar 15 2023 03:52:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15570970 | Email/PDF: MerrickBKNotifications@Resurgent.com | Mar 15 2023 00:09:16 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 15567733 | Email/PDF: MerrickBKNotifications@Resurgent.com | Mar 15 2023 00:08:57 | Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368 |
| 15567735 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 15 2023 00:06:00 | PNC Bank, Po Box 94982, Cleveland, OH 44101 |
| 15567734 | ^ MEBN | Mar 14 2023 23:59:06 | PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541 |
| 15567736 | EDI: PRA.COM | Mar 15 2023 03:52:00 | Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914 |
| 15567737 | Email/Text: bankruptcy@springoakscapital.com | Mar 15 2023 00:06:00 | Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216 |
| 15567738 | EDI: RMSC.COM | Mar 15 2023 03:52:00 | Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061 |
| 15567911 | + EDI: RMSC.COM | Mar 15 2023 03:52:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| 15579755 | * | Bank of America, PO Box 982238, El Paso, TX 79998-2238 |
| 15579757 | *+ | Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15579758 | *+ | Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939 |
| 15579759 | *+ | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15579760 | * | Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368 |
| 15579762 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 94982, Cleveland, OH 44101 |
| 15579761 | *+ | PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541 |
| 15579763 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914 |
| 15579764 | *P++ | SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216 |
| 15579765 | * | Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061 |

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 14, 2023

Form ID: 309iPGH

Total Noticed: 22

Date: Mar 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Kenneth Steidl | on behalf of Debtor Caryn S. Falcone julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 4